

Exhibit 19

12-15-95

Is the Letter is firm? Jack said he wants 2 Things.
2 Concerns

- 1- That you don't get in trouble for fraud based on Marlene's bankruptcy.
- 2- Buy + sell proposal

Loan 1 from

UPAC - Set up as a trading company. We gives Jack a check to UPAC for 20,000 - 51,000 to buy the cigarettes from Fleming & we make \$300 - \$600⁰⁰ on each order. This happens about 2 or 3 times a month.

On one month we had a terrible receivables problem in API so Jack borrowed \$21,000⁰⁰ from UPAC & w/ his 30 day line of credit he eventually owed \$51,000 + dollars to Fleming.

He borrowed from Fleming John Autz \$51,000 + & API had to pay back UPAC. & UPAC then paid

